IN THE SPECIFICATION:

Please replace paragraph 0023 with the following new paragraph:

[0023] The next step is the calculation of expected annual returns for each fund, as indicated by block 110. A low return is calculated for each fund. The low expected annual return is equal to the median annualized return for the sector, less the calculated expected range of returns for the sector, plus the fund's annual return adjustment factor, plus the adjustment for negative variability of returns. The method may adjust this by multiplying by a factor equal to the adjustment for fund group. A high expected annual return and a median expected annual return are both calculated for each fund, as indicated by block 120. The high expected annual return adds the expected range of returns. This may also be adjusted by the adjustment for fund group factor. A median of the high and low may be calculated, and a median of expected annual returns for all of the funds in the sector. In summary, as indicated in block 110, a low and a high expected annual return is calculated for each fund based on the expected annualized median return for the corresponding sector, the expected range of returns for each sector, the annual return adjustment factor for the fund, and the adjustment for negative variability.